

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **13-05478-JKC-7**

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Indiana

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines**

A chapter 7 bankruptcy case concerning the debtors listed below was filed on May 22, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed at <http://pacer.insb.uscourts.gov>.

**Creditors – Do not include this notice with any document filed with the Court.  
See Reverse Side for Important Explanations.**

Debtors (name(s) used by the debtors in the last 8 years, including married, maiden, trade, and address):

Carl Ray Pugh  
3231 E State Road 28  
Frankfort, IN 46041

Toni Lisa Pugh  
aka Toni Lisa Bouldin, aka Toni Lisa Dubree  
3231 E State Road 28  
Frankfort, IN 46041

Case Number:  
**13-05478-JKC-7**

Social Security Number(s):  
xxx-xx-5167, xxx-xx-0917

Attorney for debtors (name and address):

Flora Ajolayo Owolabi  
Bymaster Bankruptcy Law Offices  
4435 East 650 South  
Lebanon, IN 46052  
Telephone number: 317-769-6533

Bankruptcy Trustee (name and address):

Edward P Dechert  
217 N Main St  
PO Box 667  
Kokomo, IN 46903-0667  
Telephone number: 765-459-0764

**Meeting of Creditors**

Date: **July 18, 2013**

Time: **09:00 AM EDT**

Location: **Howard County Gov't Annex, 120 East Mulberry, Kokomo, IN 46901**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Discharge or Determine Dischargeability of Debt:**

September 16, 2013

**Deadline to Object to Exemptions:**

The deadline expires **30 days** after the *conclusion* of the meeting of creditors **or** within **30 days** of any amendment to the list or supplemental schedules unless as otherwise provided under Fed.R.Bankr.P. 1019(2) for converted cases.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Southern District of Indiana  
46 E. Ohio St., Rm. 116  
Indianapolis, IN 46204  
Telephone number: 317-229-3800

**For the Court:**

Clerk of the Bankruptcy Court:  
Kevin P. Dempsey

Hours Open: Monday – Friday 8:30 AM – 4:30 PM ET

May 23, 2013

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.</p> <p><b>All individual debtors MUST provide picture identification and proof of social security number</b> to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.</p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any document filed with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or <a href="http://ecf.insb.uscourts.gov">http://ecf.insb.uscourts.gov</a> . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or <a href="http://pacer.insb.uscourts.gov">http://pacer.insb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side for Important Deadlines and Notices**